

B18 (Official Form 18) (12/07)

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 10-42751-RTL  
Chapter: 7  
Judge: Raymond T. Lyons Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael W. Ackerman  
44 Chestnut Court  
Basking Ridge, NJ 07920

Michele Ackerman  
44 Chestnut Court  
Basking Ridge, NJ 07920

Social Security No.:

xxx-xx-1362

xxx-xx-6949

Employer's Tax I.D. No.:

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**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: February 18, 2011

Raymond T. Lyons Jr.  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# Certificate of Service Page 3 of 4

# CERTIFICATE OF NOTICE

District/off: 0312-3  
Case: 10-42751

User: admin  
Form ID: bl8

Page 1 of 2  
Total Noticed: 35

Date Rcvd: Feb 18, 2011

The following entities were noticed by first class mail on Feb 20, 2011.

db/jdb +Michael W. Ackerman, Michele Ackerman, 44 Chestnut Court, Basking Ridge, NJ 07920-3110  
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
511310191 +Beneficial, Customer Service, PO Box 3425, Buffalo, NY 14240-3425  
511310193 CCB Credit Services, Inc., P.O. Box 272, Springfield, IL 62705-0272  
511310195 +Chase, Attn: Home Equity Loan Servicing, PO Box 24714, Columbus, OH 43224-0714  
511310198 +Client Services, 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816  
511310199 Costco, c/o Curtis O. Barnes, P.C., P.O. Box 1390, Anaheim, CA 92815-1390  
511310201 +Faloni & Associates, LLC, 165 Passaic Avenue, Suite 301B, Fairfield, NJ 07004-3592  
511357854 +Ford Motor Credit Company, c/o William E. Craig, Esq., 110 Marter Avenue, Suite 301,  
Moorestown, NJ 08057-3124  
511310203 +GC Services Limited Partnership, Collection Agency Division, 6330 Gulfton,  
Houston, TX 77081-1108  
511310205 +Household Finance Corp., c/o Prof. Bureau of Collections of MD, PO Box 4157,  
Greenwood Village, CO 80155-4157  
511310207 +Malcolm S. Gerald & Associates, 332 South Michigan Avenue, Suite 600,  
Chicago, IL 60604-4318  
511310208 +Nelson, Watson & Associates, LLC, 80 Merrimack Street Lower Level, Haverhill, MA 01830-5211  
511310209 Northstar Location Services, 4285 Genesee Street, Buffalo, NY 14225-1943  
511310210 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
511310212 Solomon & Solomon, Columbia Circle, PO Box 15019, Albany, NY 12212-5019  
511371899 State of NY Tax Dept., POB 5300, Albany, NY 12205-0300  
511310213 Synergetic Communications, 1301 E. 3rd Avenue, Suite 200, Post Falls, ID 83854-7545  
511310215 Tiburon Financial, LLC, PO Box 10050, Fayetteville, AR 72730  
511310217 Zwicker & Associates, PO Box 101145, Birmingham, AL 35210-6145

The following entities were noticed by electronic transmission on Feb 18, 2011.

cr +EDI: FORD.COM Feb 18 2011 21:38:00 Ford Motor Credit Company, LLC, P.O. Box 6275,  
Dearborn, MI 48121-6275  
511310189 EDI: AMEREXPR.COM Feb 18 2011 21:38:00 American Express, Customer Service,  
777 American Expressway, Fort Lauderdale, FL 33337-0001  
511310190 +EDI: BANKAMER.COM Feb 18 2011 21:38:00 Bank of America, Corporate Bankruptcy Dept.,  
PO Box 26012, NC4-105-03-14, Greensboro, NC 27420-6012  
511362898 +E-mail/Text: COAFINTERNALBKTEAM@CAPITALONEAUTO.COM  
Capital One Auto Finance, 3901 Dalla Parkway, Plano, TX 75093-7864  
511310192 +EDI: CAPITALONE.COM Feb 18 2011 21:38:00 Capital One Bank, Inquiries, PO Box 30285,  
Salt Lake City, UT 84130-0285  
511310194 EDI: CHASE.COM Feb 18 2011 21:38:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
511310196 +EDI: CITICORP.COM Feb 18 2011 21:38:00 Citi Cards, Customer Service, PO Box 6062,  
Sioux Falls, SD 57117-6062  
511310197 +EDI: CITICORP.COM Feb 18 2011 21:38:00 Citibank, Attention: Bankruptcy, PO Box 20507,  
Kansas City, MO 64195-0507  
511310200 EDI: DISCOVER.COM Feb 18 2011 21:38:00 Discover, Customer Service, PO Box 30943,  
Salt Lake City, UT 84130  
511310202 EDI: FORD.COM Feb 18 2011 21:38:00 Ford Credit, National Bankruptcy Service Center,  
PO Box 537901, Livonia, MI 48153-7901  
511310204 EDI: GMACFS.COM Feb 18 2011 21:38:00 GMAC, Bankruptcy Department, PO Box 380901,  
Bloomington, MN 55438-0901  
511310206 +EDI: HFC.COM Feb 18 2011 21:38:00 HSBC, Customer Service, PO Box 4169,  
Carol Stream, IL 60197-4169  
511310214 +EDI: TDBANKNORTH.COM Feb 18 2011 21:38:00 TD Bank North, Corporate Headquarters,  
PO Box 9540, 1 Portland Square, Portland, ME 04101-4057  
511310216 EDI: WFFC.COM Feb 18 2011 21:38:00 Wells Fargo Card Services, Inquiries, PO Box 10347,  
Des Moines, IA 50306-0347

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

511310211 Ramon Javier

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-3  
Case: 10-42751

User: admin  
Form ID: b18

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 20, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.